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Case 08-01546 Duc 1 Filed 01/24/06	8 Entered 01/24/08 14.50.12 Desc Main
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B22A (Official Form 22A) (Chapter 7) (01/08)	According to the calculations required by this statement:
	☐ The presumption arises
In re: Pastorfide, Eliseo P	<b>✓</b> The presumption does not arise
Debtor(s)	(Check the box as directed in Parts I, III, and VI of this statement.)
Case Number:	(Check the box as unfected in Faits 1, 111, and VI of this statement.)

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VI	ETERANS AND NON-CONSUM	ER DEBTOR	S		
1A	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
	□ Veteran's Declaration. By checking this box, I declin 38 U.S.C. § 3741(1)) whose indebtedness occurred 1 10 U.S.C. § 101(d)(1)) or while I was performing a hor	orimarily during a period in which I wa	as on active duty	(as defined in		
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.					
	☐ Declaration of non-consumer debts. By checking	this box, I declare that my debts are no	ot primarily consu	umer debts.		
	Part II. CALCULATION OF MONTH	LY INCOME FOR § 707(b)(7) E	EXCLUSION			
	Marital/filing status. Check the box that applies and o	-	s statement as dir	ected.		
	a. Unmarried. Complete only Column A ("Debtor					
	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."  Complete only Column A ("Debtor's Income") for Lines 3-11.					
2	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.					
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.					
	All figures must reflect average monthly income receive the six calendar months prior to filing the bankruptcy c		Column A Debtor's	Column B Spouse's		
	month before the filing. If the amount of monthly incormust divide the six-month total by six, and enter the res	Income	Income			
3	Gross wages, salary, tips, bonuses, overtime, commi	ssions.	\$ 1,320.00	\$		
4	Income from the operation of a business, profession a and enter the difference in the appropriate column(s) one business, profession or farm, enter aggregate numb attachment. Do not enter a number less than zero. Do not expenses entered on Line b as a deduction in Part V	of Line 4. If you operate more than ers and provide details on an ot include any part of the business				
	a. Gross receipts	\$				
	b. Ordinary and necessary business expenses	\$				
	c. Business income	Subtract Line b from Line a	\$	\$		

_	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.									
5	a.	Gross receipts		\$						
	b.	Ordinary and necessary operating	expenses	\$						
	c.	Rent and other real property incom	ne	Subtract I	ine b from Line a		\$		\$	
6	Inte	rest, dividends, and royalties.					\$		\$	
7	Pens	sion and retirement income.					\$		\$	
8	expe that	amounts paid by another person of the debtor or the debtor's purpose. Do not include alimony or our spouse if Column B is completed	<b>dependents, i</b> r separate main	ncluding cl	nild support paid	for	\$		\$	
9	How was	mployment compensation. Enter the vever, if you contend that unemploying a benefit under the Social Security Amn A or B, but instead state the amount of the social state state the social state state state the social state	nent compensa Act, do not list t	tion receive the amount	ed by you or your s	pouse				
	cla	employment compensation imed to be a benefit under the cial Security Act	Debtor \$		Spouse \$		\$		\$	
10	paid alim Secu a vice a. b.	tal and enter on Line 10	de alimony or mpleted, but in not include any iteritim of a war	• separate include all of the benefits re	naintenance payr other payments of accived under the S	nents Social	\$		\$	
11		total of Current Monthly Income f if Column B is completed, add Line					\$ 1,	320.00	\$	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.  \$ 1,320.0					1,320.00				
	Part III. APPLICATION OF § 707(B)(7) EXCLUSION									
13		ualized Current Monthly Income and enter the result.	for § 707(b)(7	). Multiply	the amount from L	ine 12 b	y the nun		\$	15,840.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)									
	a. Er	nter debtor's state of residence: Illino	ois		b. Enter debtor's	s househ	old size:	_1_	\$	43,436.00
15	Application of Section707(b)(7). Check the applicable box and proceed as directed.  ✓ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.  ☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.									

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		Part IV. CALCULATI	ON OF CURR	ENT	MONTHLY	INCOME FO	OR § 707(b)(2)	
16	Ente	r the amount from Line 12.						\$
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.							
	a.					9	3	
	b.					9	3	
	c.					\$	5	\$
18	Curr	ent monthly income for § 707	<b>(b)(2).</b> Subtract L	ine 17	from Line 16	and enter the re	sult.	\$
		Part V. CAL	CULATION O	F DE	DUCTIONS	FROM INCO	OME	
		Subpart A: Deduct	ions under Stan	dards	of the Interna	al Revenue Serv	vice (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information			\$				
19B	Out-out-out-out-out-out-out-out-out-out-o	of-Pocket Health Care for person of the clerk household who are under 65 years of age of the care in Line 14b.) Multiple of the company of the care amount, and enter the result of the care amount.	ns 65 years of age c of the bankrupto ars of age, and en r older. (The total iply Line a1 by L ult in Line c1. Mu d enter the result	e or old by cour ter in I numb line b1	ler. (This infort.) Enter in Lincine b2 the nur er of househol to obtain a tot Line a2 by Line	rmation is availane b1 the number mber of member d members mustal amount for hole b2 to obtain a	ble at r of members of s of your t be the same as ousehold total amount for	
	Hou	sehold members under 65 ye	ars of age	Hou	sehold memb	ers 65 years of	age or older	
	a1.	Allowance per member		a2.	Allowance p	per member		
	b1.	Number of members		b2.	Number of r	nembers		
	c1.	Subtotal		c2.	Subtotal			\$
20A					\$			
	the IF informula the to	ocal Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line be total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; abtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.						
20B	a.	IRS Housing and Utilities Star	ndards; mortgage/	rental/	expense	\$		
	b.	Average Monthly Payment for any, as stated in Line 42	any debts secure	d by y	our home, if	\$		
	c.	Net mortgage/rental expense				Subtract Line	o from Line a	\$

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**B22A** (Official Form 22A) (Chapter 7) (01/08)

21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:			\$		
	an ex	al Standards: transportation; vehicle operation/public transportation; pense allowance in this category regardless of whether you pay the exegardless of whether you use public transportation.				
		k the number of vehicles for which you pay the operating expenses or nses are included as a contribution to your household expenses in Line				
22A	$\square 0$	$\square$ 1 $\square$ 2 or more.				
	If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
	whic	al Standards: transportation ownership/lease expense; Vehicle 1. On the you claim an ownership/lease expense. (You may not claim an ownership vehicles.)				
	<u> </u>	2 or more.				
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards:  Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>					
	a.	IRS Transportation Standards, Ownership Costs	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$		
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.					
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a			

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BZZA (	Official Form 22A) (Chapter 7) (01/08)			
25	Other Necessary Expenses: taxes. Enter the total average month federal, state, and local taxes, other than real estate and sales taxe taxes, social security taxes, and Medicare taxes. Do not include the security taxes are taxes.	s, such as income taxes, self employment	\$	
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.			
27	Other Necessary Expenses: life insurance. Enter total average of for term life insurance for yourself. Do not include premiums for whole life or for any other form of insurance.		\$	
28	Other Necessary Expenses: court-ordered payments. Enter the required to pay pursuant to the order of a court or administrative payments. Do not include payments on past due obligations in	agency, such as spousal or child support	\$	
29	Other Necessary Expenses: education for employment or for child. Enter the total average monthly amount that you actually employment and for education that is required for a physically or whom no public education providing similar services is available.	xpend for education that is a condition of mentally challenged dependent child for	\$	
30	Other Necessary Expenses: childcare. Enter the total average m on childcare—such as baby-sitting, day care, nursery and presche payments.		\$	
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.			
Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service— such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.			\$	
33	Total Expenses Allowed under IRS Standards. Enter the total	of Lines 19 through 32.	\$	
	Subpart B: Additional Expense Dec Note: Do not include any expenses that y			
34	Health Insurance, Disability Insurance, and Health Savings A expenses in the categories set out in lines a-c below that are reason spouse, or your dependents.  a. Health Insurance b. Disability Insurance c. Health Savings Account  Total and enter on Line 34  If you do not actually expend this total amount, state your actually expended the space below:  \$	snably necessary for yourself, your  \$ \$ \$	\$	
Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.			\$	
36	<b>Protection against family violence.</b> Enter the total average reasory you actually incurred to maintain the safety of your family under Services Act or other applicable federal law. The nature of these confidential by the court.	the Family Violence Prevention and	\$	

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**B22A** (Official Form 22A) (Chapter 7) (01/08)

37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.						\$
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.						\$
39	cloth Natio	itional food and clothing expensing expenses exceed the combine onal Standards, not to exceed 5% v.usdoj.gov/ust/ or from the clerk tional amount claimed is reason	ed allowan of those of of the bar	nces for food and clothic combined allowances. ( nkruptcy court.) <b>You m</b>	ing (apparel and so (This information	ervices) in the IRS is available at	\$
40		tinued charitable contributions or financial instruments to a char					\$
41	Tota	l Additional Expense Deduction	ns under	§ 707(b). Enter the total	al of Lines 34 thro	ough 40	\$
		S	ubpart C	: Deductions for Deb	t Payment		
	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
42		Name of Creditor	Property	Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.				\$	☐ yes ☐ no	
	b.				\$	☐ yes ☐ no	
	c.				\$	☐ yes ☐ no	
			Total: Add lines a, b and c.			\$	
	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.						
43		Name of Creditor		Property Securing the	e Debt	1/60th of the Cure Amount	
	a.					\$	
	b.					\$	
	c.					\$	
					Total: Ad	ld lines a, b and c.	\$
44	such	nents on prepetition priority cla as priority tax, child support and ruptcy filing. Do not include cur	alimony o	claims, for which you v	were liable at the t	ime of your	\$

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B22A (	Official Form 22A) (Chapter 7) (01/08)					
	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under chapter 13, confollowing chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.					
	a. Projected average monthly chapter 13 plan payment. \$					
45	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
	c. Average monthly administrative expense of chapter 13 Total: Multiply Lines a and b	a \$				
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.	\$				
	Subpart D: Total Deductions from Income					
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.	\$.				
	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION	ON				
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$				
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$				
Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.						
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.					
	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed.					
	☐ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
52	The amount set forth on Line 51 is more than \$10,950. Check the box for "The presult of this statement, and complete the verification in Part VIII. You may also complete Premainder of Part VI.					
The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Line though 55).						
53	Enter the amount of your total non-priority unsecured debt	\$				
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.					
	Secondary presumption determination. Check the applicable box and proceed as directed	d.				
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.					
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.					

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#### Part VII. ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under  $\S 707(b)(2)(A)(ii)(I)$ . If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

	Expense Description	Monthly Amount
a.		\$
b.		\$
c.		\$
	Total: Add Lines a, b and c	\$

#### **Part VIII. VERIFICATION**

I declare under penalty of perjury that the information provided in this statement is true and correct.	(If this a joint case,
both debtors must sign.)	

57

56

Date: <b>January 24, 2008</b>	Signature: /s/ Eliseo P Pastorfide		
		(Debtor)	

Date: \_\_\_\_\_\_ Signature: \_\_\_\_\_\_ (Joint Debtor, if any)

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United States Bankruptcy Court Northern District of Illinois  Vol					intary Petition		
Name of Debtor (if individual, enter Last, First, Mid Pastorfide, Eliseo P	Name of Joint Debtor (Spouse) (Last, First, Middle):						
All Other Names used by the Debtor in the last 8 yea (include married, maiden, and trade names):	urs		s used by the Joint Debtor i d, maiden, and trade names)		years		
Last four digits of Soc. Sec. or Individual-Taxpayer EIN (if more than one, state all): <b>0204</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):						
Street Address of Debtor (No. & Street, City, State & 4152 W. Montrose Ave.	Street Address of	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):					
Chicago, IL	ZIPCODE <b>60641</b>			Z	ZIPCODE		
County of Residence or of the Principal Place of Bus		County of Resid	lence or of the Principal Pla	ce of Busine	ess:		
Mailing Address of Debtor (if different from street a	ddress)	Mailing Address	s of Joint Debtor (if differer	nt from stree	t address):		
	ZIPCODE			Z	IPCODE		
Location of Principal Assets of Business Debtor (if o	lifferent from street address	above):					
				Z	IPCODE		
Type of Debtor  (Form of Organization) (Check one box.)    Health Care Business   Chapter of Bankruptcy Code the Petition is Filed (Check one box.)   Health Care Business   Chapter 7   Chapter 1     Single Asset Real Estate as defined in 11   Chapter 9   Recogniti     Corporation (includes LLC and LLP)   Railroad   Chapter 12   Chapter 1     Partnership   Stockbroker   Chapter 13   Recogniti     Chapter 14   Chapter 15   Recogniti     Chapter 15   Chapter 16     Chapter 17   Chapter 17   Chapter 18     Chapter 18   Chapter 19   Chapter 19     Chapter 19   Chapter 19   Chapter 19   Chapter 19     Chapter 19   Chapte					Code Under Which Check one box.)  ter 15 Petition for gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign nain Proceeding  Debts box.)  Debts are primarily business debts.  S.C. § 101(51D). 1 U.S.C. § 101(51D).		
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property		creditors, in a	accordance with 11 U.S.C. §	1126(b).	THIS SPACE IS FOR COURT USE ONLY		
distribution to unsecured creditors.  Estimated Number of Creditors							
	00- 5,001- 1	0,001- 25,0 5,000 50,0		Over 100,000			
Estimated Assets  Solve   Solv			0,000,001 \$500,000,001 500 million to \$1 billion	More than \$1 billion			
Estimated Liabilities			0,000,001 \$500,000,001 500 million to \$1 billion	More than \$1 billion			

	Location Where Filed: None	Case Number:	Date Filed:
	Location Where Filed:	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
	Name of Debtor: None	Case Number:	Date Filed:
	District:	Relationship:	Judge:
are Only	Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are p. I, the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available un	xhibit B if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declarate that [he or she] may proceed unde tle 11, United States Code, and have der each such chapter. I further certifi he notice required by § 342(b) of the
Softwa		Signature of Attorney for Debtor(s)	1/24/06 Date
© 1993-2008 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only	Yes, and Exhibit C is attached and made a part of this petition.  No  Exhil  (To be completed by every individual debtor. If a joint petition is filed, ea  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached	ach spouse must complete and atta de a part of this petition.	nch a separate Exhibit D.)
9	Information Regardin  (Check any ap  (Check any ap  Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180  ☐ There is a bankruptcy case concerning debtor's affiliate, general place or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regarder.	oplicable box.) of business, or principal assets in the days than in any other District. ourtner, or partnership pending in ace of business or principal assets but is a defendant in an action or principal assets.	this District. in the United States in this District, occeeding [in a federal or state court]
	Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb	licable boxes.)	-
	(Name of landlord or lesso	or that obtained judgment)	
	(Address of lan	dlord or lassor)	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Doc 1

Filed 01/24/08

Document

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Page 10 of 37

Name of Debtor(s):

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Pastorfide, Eliseo P

Desc Main

Page 2

#### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Pastorfide, Eliseo P

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Eliseo P Pastorfide

Signature of Debtor

Eliseo P Pastorfide

Х

Signature of Joint Debtor

(773) 954-7762

Telephone Number (If not represented by attorney)

January 24, 2008

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

#### Signature of Attorney\*

#### X /s/Hyun S Kim

Signature of Attorney for Debtor(s)

#### Hyun S Kim 6244603

Printed Name of Attorney for Debtor(s)

#### Shawn S. Kim, Attorney at Law

Firm Name

#### 3758 West Montrose Ave.

Address

Chicago, IL 60618

#### (773) 604-8877

Telephone Number

#### January 24, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of	f Authorized	Individual		
Printed Nar	ne of Author	zed Individu	al	
TEVAL CA	horized Indi	., ,		

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 08-01546 Official Form 1, Exhibit D (10/06)

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Document United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Pastorfide, Fliseo P	Chapter 7

Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Eliseo P Pastorfide

Date: January 24, 2008

 $_{B6\,Summary}$  (Case 08-01546) Doc 1

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Document Page 13 of 37 United States Bankruptcy Court **Northern District of Illinois** 

Desc Main

IN RE:	Case No
Pastorfide, Eliseo P	Chapter 7
Debtor(s)	<u> </u>

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 26,100.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 27,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 22,247.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 1,198.17
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 1,180.00
	TOTAL	14	\$ 26,100.00	\$ 49,247.00	

Form 6 - Statistical Summary (1207) Doc 1 Filed 01/24/08 Entered

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Document Page 14 of 37 United States Bankruptcy Court Northern District of Illinois

IN KE:	Case No.
Pastorfide, Eliseo P	Chapter 7
Debtor(s)	•
STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND REL	ATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in  $\S$  101(8) of the Bankruptcy Code (11 U.S.C.  $\S$  101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 1,198.17
Average Expenses (from Schedule J, Line 18)	\$ 1,180.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 1,320.00

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 22,247.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 22,247.00

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IN RE Pastorfide, Eliseo P

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Debtor(s)

Case No. \_\_\_\_\_(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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(If known)

IN RE Pastorfide, Eliseo P

Debtor(s)

Case No. \_\_

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account		500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household Goods and Electronics		300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary Wearing Apparel		300.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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Case No. \_

Debtor(s)

(If known)

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### SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

					1
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Nissan XTerra		25,000.00
26.	Boats, motors, and accessories.	X			
	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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Debtor(s)

IN RE Pastorfide, Eliseo P

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(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
33.	Farming equipment and implements.	X				
	Farm supplies, chemicals, and feed.	X				
35.	Other personal property of any kind not already listed. Itemize.	Х				
TOTAL						

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IN RE Pastorfide, Eliseo P

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Checking Account	735 ILCS 5 §12-1001(b)	500.00	500.00
Household Goods and Electronics	735 ILCS 5 §12-1001(b)	300.00	300.00
Necessary Wearing Apparel	735 ILCS 5 §12-1001(a)	300.00	300.00
2005 Nissan XTerra	735 ILCS 5 §12-1001(c)	2,400.00	25,000.00

Debtor(s)

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(If known)

IN RE Pastorfide, Eliseo P

Case No.

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 502-3150032704-9001			2005 Auto Loan				27,000.00	
Wells Fargo Auto Finance PO Box 29704 Phoenix, AZ 85038-9704			VALUE \$ <b>27,000.00</b>					
ACCOUNT NO.	•							
			VALUE \$					
ACCOUNT NO.			VALUE \$	-				
ACCOUNT NO.			VALUE \$					
Subtotal (Total of this page) \$ 27,000.00								\$
			(Use only on la		Fota page		\$ 27,000.00 (Report also on	\$ (If applicable, report

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(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Stati	Such Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on statistical Summary of Certain Liabilities and Related Data.
<b>V</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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IN RE Pastorfide, Eliseo P

Debtor(s)

Case No. \_\_\_\_\_(If known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2279 41482953</b>			2005 Line of Credit				
American General Finance PO Box 790368 St. Louis, MO 63179							2,300.00
ACCOUNT NO. <b>4862-3625-7019-3014</b>	П		2007 Credit Card Debt			T	
Capital One PO Box 5294 Carol Stream, IL 60197							435.00
ACCOUNT NO. <b>4862-3624-7782-7375</b>	Ħ		2007 Credit Card Debt			$\top$	100100
Capital One PO Box 5294 Carol Stream, IL 60197							600.00
ACCOUNT NO. <b>5401-6830-1897-9440</b>	П		2007 Credit Card Debt			T	
Cardmember Services % Chase PO Box 15153 Wilmington, DE 19886							400.00
2 continuation sheets attached			(Total of th	Subt			\$ 3,735.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	T also atist	ota o or tica	ıl n ıl	

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Debtor(s)

Case No. \_

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5466-1601-1182-0187</b>			2005 Credit Card Debt	H		H	
Citi Cards PO Box 6000 The Lakes, NV 89163							2 000 00
ACCOUNT NO. <b>5046620219106044</b>			2007 Credit Card Debt			$\dashv$	2,000.00
GE Money Bank PO Box 960061 Orlando, FL 32896			2007 Gredit Gard Best				500.00
ACCOUNT NO. 5408-0100-1893-6902			2005 Credit Card Debt			$\dashv$	300.00
Household Bank Card Services PO Box 17051 Baltimore, MD 21297-1051							750.00
ACCOUNT NO. <b>0477178933</b>			2007 Credit Card Debt			$\exists$	7 30.00
Kohl's Payment Center PO Box 2983 Milwaukee, WI 53201							
400 0400 7000 0000			2007 Credit Card Debt				300.00
ACCOUNT NO. 4120-6130-7926-9269  Merrick Bank PO Box 5721 Hicksville, NY 11802			2007 Credit Card Debt				202.20
ACCOUNT NO. <b>629887603</b>			2007 Bank Overdraft Fee	H		$\dashv$	866.00
Midwest Bank 4012 N Pulaski Rd. Chicago, IL 60641							500.00
ACCOUNT NO. <b>4428-2812-1901-1402</b>	H		2005 Credit Card Debt	$\vdash$		$\dashv$	590.00
Midwest Bank PO Box 790408 St. Louis, MO 63179							2 722 52
Sheet no. 1 of 2 continuation sheets attached to	L			L Sub	tota		2,700.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p T als tatis	age Fota o o tica	e) al n al	\$ <b>7,706.00</b>

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IN RE Pastorfide, Eliseo P

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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)		_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>1175950091</b>			2005 Credit Card Debt				
Retail Services % Carson Pirie Scott PO Box 17264 Baltimore, MD 21297							838.00
ACCOUNT NO. 4037-6988-6724-4105			2005 Credit Card Debt	T			
US Bank PO Box 790408 St. Louis, MO 63179							8,000.00
ACCOUNT NO. <b>884283115</b>			2007 Credit Card Debt	$\vdash$		H	0,000.00
Victoria's Secret PO Box 659728 San Antonio, TX 78265							231.00
ACCOUNT NO. 4185-8654-4101-5307	F		2006 Credit Card Debt	t		H	201.00
Washington Mutual Card Services % Providian PO Box 660487 Dallas, TX 75266							737.00
ACCOUNT NO. <b>4071-1000-1353-0252</b>			2005 Credit Card Debt	T		П	
Wells Fargo Financial Bank PO Box 98751 Las Vegas, NV 89193							4 000 00
ACCOUNT NO.							1,000.00
ACCOUNT NO.							
Sheet no. <b>2</b> of <b>2</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Į.	(Total of th	Sub nis p			\$ 10,806.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	Fota so o	al n	\$ 22,247.00

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IN RE Pastorfide, Eliseo P				Case No	

Debtor(s)

(If known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Debtor(s)

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#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Pastorfide, Eliseo P

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#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE							
Single		RELATIONSHIP(S):				AGE(S):			
EMPLOYMENT:		DEBTOR			SPOUSE				
Occupation Name of Employer How long employed Address of Employer	Nurse Aid Glen Elston I 6 months	Home, Inc.							
	gross wages, sa	or projected monthly income at time case filed) alary, and commissions (prorate if not paid mont	hly)	\$ \$	DEBTOR <b>1,430.00</b>		SPOUSE		
3. SUBTOTAL				\$	1,430.00	\$			
4. LESS PAYROLL a. Payroll taxes an				\$	231.83	\$			
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>				<u>\$</u>		\$			
d. Other (specify)				\$ 		\$ ——			
(.1. 3)				\$		\$			
5. SUBTOTAL OF	PAYROLL I	DEDUCTIONS		\$	231.83	\$			
6. TOTAL NET M	ONTHLY TA	KE HOME PAY		\$	1,198.17	\$			
7. Regular income f 8. Income from real		of business or profession or farm (attach detailed	d statement)	\$		\$			
9. Interest and divid				\$		\$ ——			
10. Alimony, mainted that of dependents li	enance or supp isted above	ort payments payable to the debtor for the debto	r's use or	\$		\$			
11. Social Security				Ф		Φ			
(Specify)				\$ —		\$			
12. Pension or retire	ement income			\$		\$			
13. Other monthly in									
(Specify)				· \$		\$			
				\$ 		\$ ——			
14. SUBTOTAL O	F LINES 7 TI	HROUGH 13		\$		\$			
15. AVERAGE MO	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	1,198.17	\$			
		ONTHLY INCOME: (Combine column totals total reported on line 15)	from line 15;		\$	1,198.	<u></u>		

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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IN RE Pastorfide, Eliseo P

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Debtor(s)

Case No. \_ (If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	$(\mathbf{S})$
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the decon Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$
a. Are real estate taxes included? Yes No <u>✓</u>	Ψ
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$
b. Water and sewer	\$
c. Telephone	\$ 100.00
d. Other	\$
3. Home maintenance (repairs and upkeep)	
4. Food	\$ 300.00
5. Clothing	\$
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	\$ 100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$80.00
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	<b>A</b>
(Specify)	\$
10. T 11	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	¢ coo.oo
a. Auto	\$600.00
b. Other	\$
14. Alimana maintanana and amunant maid to athana	— \$ ———
<ul><li>14. Alimony, maintenance, and support paid to others</li><li>15. Payments for support of additional dependents not living at your home</li></ul>	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
	\$
17. Other	— § ———
	— §———
	•
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if	
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$ 1,180.00
applicable, on the Statistical Statistical Statistics and Related Statis	Ψ
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o	f this do sumant
19. Describe any increase of decrease in expenditures andcipated to occur within the year following the fining o	i tilis document.
20. STATEMENT OF MONTHLY NET INCOME	

a. Average monthly income from Line 15 of Schedule I	\$ 1,198.17
b. Average monthly expenses from Line 18 above	\$ 1,180.00
c. Monthly net income (a. minus b.)	\$ 18.17

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Debtor(s)

Case No.

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: January 24, 2008 Signature: /s/ Eliseo P Pastorfide Debtor Eliseo P Pastorfide Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

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Document Page 30 of 37 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Pastorfide, Eliseo P	Chapter 7
Debtor(s)	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 1,100.00 Jan 2008 to Present - \$1,100.00 2007 - \$13,000.00 2006 - \$10,755.00

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

...

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	c. All debtors: List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
4. Sui	ts and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within <b>one year</b> immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
5. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
6. Ass	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. Gif	its
None	List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
8. Lo	sses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Hyun S Kim 3758 W. Montrose Ave. Chicago, IL 60618

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 01/23/08

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 500.00

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.



#### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 $\checkmark$ 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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#### 18. Nature, location and name of business

**V** 

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: January 24, 2008	Signature /s/ Eliseo P Pastorfide	
	of Debtor	Eliseo P Pastorfide
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:					Case No.			
Pastorfide, Eliseo P			Chapter 7					
	Γ	Debtor(s)			1 —			
	CHAPTER 7 IN	DIVIDUAL D	EBTOR'S ST	ATEMENT (	F INTEN	TION		
I have filed a sc	chedule of assets and liabilitie chedule of executory contract ne following with respect to t	s and unexpired lea	ses which include	s personal proper	ty subject to	an unexpire	ed lease.	
Description of Secured Prop	perty	Creditor's Name			Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2005 Nissan XT	erra	Wells Fargo	Auto Finance					✓
Description of Leased Prope	ort v		Lessor's Name					Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
01/24/2008	/s/ Eliseo P Pastorfide		Deleter			T_:	Dabea (;	£1:1-1-)
Date	Eliseo P Pastorfide		Debtor			J01	nt Debtor (1	f applicable)
I declare under pe compensation and and 342 (b); and, ( bankruptcy petition	enalty of perjury that: (1) I a have provided the debtor wit (3) if rules or guidelines have in preparers, I have given the cebtor, as required by that sect	am a bankruptcy po h a copy of this doc e been promulgated lebtor notice of the	etition preparer assument and the not pursuant to 11 U	s defined in 11 Uices and informat S.C. § 110(h) se	J.S.C. § 110; ion required t tting a maxir	(2) I prepunder 11 Unum fee fo	pared this d .S.C. §§ 110 r services cl	ocument for 0(b), 110(h), nargeable by
If the bankruptcy p	ne and Title, if any, of Bankrupto petition preparer is not an in a, or partner who signs the do	ndividual, state the	e name, title (if an		Social Security	_	-	
Address								
Signature of Bankrup	otcy Petition Preparer							
Names and Social S					Date			

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN RE:

Pastorfide, Eliseo P

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors \_\_\_\_\_16

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: January 24, 2008

/s/ Eliseo P Pastorfide
Debtor

Joint Debtor

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Shawn S. Kim, Attorney at Law 3758 West Montrose Ave. Chicago, IL 60618 Midwest Bank PO Box 790408 St. Louis, MO 63179

American General Finance PO Box 790368 St. Louis, MO 63179

Retail Services % Carson Pirie Scott PO Box 17264 Baltimore, MD 21297

Capital One PO Box 5294 Carol Stream, IL 60197 US Bank PO Box 790408 St. Louis, MO 63179

Cardmember Services % Chase PO Box 15153 Wilmington, DE 19886 Victoria's Secret PO Box 659728 San Antonio, TX 78265

Citi Cards PO Box 6000 The Lakes, NV 89163 Washington Mutual Card Services % Providian PO Box 660487 Dallas, TX 75266

GE Money Bank PO Box 960061 Orlando, FL 32896 Wells Fargo Auto Finance PO Box 29704 Phoenix, AZ 85038-9704

Household Bank Card Services PO Box 17051 Baltimore, MD 21297-1051 Wells Fargo Financial Bank PO Box 98751 Las Vegas, NV 89193

Kohl's Payment Center PO Box 2983 Milwaukee, WI 53201

Merrick Bank PO Box 5721 Hicksville, NY 11802

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IN	IN RE:	Case No			
Pa	Pastorfide, Eliseo P				
_	Debtor(s)	empte: .			
	DISCLOSURE OF COMPENSATION OF ATTORNEY	FOR DEBTOR			
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-nam one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept	\$\$,000.00			
	Prior to the filing of this statement I have received	\$			
	Balance Due	\$\$			
2.	2. The source of the compensation paid to me was: Debtor Dother (specify):				
3.	3. The source of compensation to be paid to me is: Debtor Dother (specify):				
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are member	s and associates of my law firm.			
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or together with a list of the names of the people sharing in the compensation, is attached.	r associates of my law firm. A copy of the agreement,			
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case,	including:			
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearing</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptey matters;</li> <li>e. [Other provisions as needed]</li> </ul>				
6.	6. By agreement with the debtor(s), the above disclosed fee does not include the following services:				
	CERTIFICATION				
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for represer proceeding.	ntation of the debtor(s) in this bankruptcy			
	January 24, 2008 /s/ Hyun S Kim				
-	Date Signature of	of Attorney			

Shawn S. Kim, Attorney at Law

Name of Law Firm